

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
GULFPORT – 6 DIVISIONAL OFFICE

Debtor: DAVID CHARLES BAKLARZ **SSN:** XXX-XX-0974 **CASE NO.** 16-51806-KMS

Address: 18109 LAKE VISTA DRIVE **Above Median**
GULFPORT, MS 39503

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

- (A) Debtor shall pay \$ 345.00 (☒ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

- (B) Joint Debtor shall pay \$ _____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS.

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ _____ at \$ _____/month
 Mississippi Dept. of Revenue: \$ _____ at \$ _____/month
 Other/_____: \$ _____ at \$ _____/month

DOMESTIC SUPPORT OBLIGATION. DUE TO:

Jessica Baklarz: for Daughter, R. Baklarz
333 Swan Drive
Brandon, MS 39047-6730

POST PETITION OBLIGATION: In the amount of \$ \$550.00 per month beginning (ongoing)
 To be paid ☐ direct, ☒ through payroll deduction, or ☐ through the plan. This is listed as "Discretionary ALT \$550.00" under "Allotments" in Pay Advices. Debtor is current on Child Support.

PRE-PETITION ARREARAGE: In the total amount of \$ _____ through _____ which shall be paid in the amount of \$ _____ per month beginning _____.
 To be paid ☐ Direct, ☐ through payroll deduction, or ☐ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Mtg pmts to Bank of America Beginning TBD * @ \$ 1,234.19 **XX Direct**
 Mtg pmts to _____ Beginning _____ @ \$ _____ **Plan Direct**

- Debtor has a Loan Modification that is presently "In Review" with Bank of America. Upon approval of the Loan Modification, Debtor shall amend the Chapter 13 Plan and Schedule J according to the new terms. In the event a Loan Modification is not approved and/or accepted, Debtor will amend the Chapter 13 Plan and Schedule J to either retain and pay the pre & post petition arrears or surrender the principal residence in full satisfaction of the debt.

Debtor's Initials _____

Joint Debtor's Initials _____

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MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed ☐ Yes ☐ No

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed ☐ Yes ☐ No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	RATE	INT. AMT.	PAY VALUE OR OWED
Sterling Jewelers	Jewelry		\$722.5	\$722.58	5.25 %	x 12 months,	\$61.94 monthly

* The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
Keesler FCU	2009 Cobalt	\$ 4,226.00	Paid Directly
Keesler FCU	2011 Enclave	\$12,099.00	Paid Directly by Co-Signer
Keesler FCU	2008 Honda Motorcycle	\$ 6,017.00	To Be Surrendered in Full
Keesler FCU	Cross Collateralized Loan	\$ 2,340.00	Paid Directly

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
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_____	_____	_____	_____
_____	_____	_____	_____

SPECIAL PROVISIONS which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

GENERAL UNSECURED CLAIMS total approximately \$ \$18,032.00. Such claims must be timely filed and not disallowed to receive payment as follows: X IN FULL (100%) distribution of \$ _____, with the Trustee to determine the percentage distribution. Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.

Debtor's Initials _____

Joint Debtor's Initials _____

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Total attorney fee charged: \$ 3,200.00
 Attorney fee previously paid: \$ 3,200.00
 Attorney fee to be paid in plan: \$ 0.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent
 To Be Determined

Attorney for Debtor (Name/Address/Phone/Email)
 Chelsea Bair Minton

 Post Office Box 17206
 Hattiesburg, MS 39404

Telephone/Fax: _____

Telephone No. 601-307-6572
 Facsimile No. _____
 Email address chelseabminton@gmail.com

DATED: 11/11/2016 DEBTOR'S SIGNATURE /s/ David Charles Baklarz

JOINT DEBTOR'S SIGNATURE _____

ATTORNEY'S SIGNATURE /s/ Chelsea Bair Minton

ADDITIONAL SECURED CLAIMS.

CREDITOR'S NAME	COLLATERAL	910 CLAIM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

ADDITIONAL SPECIAL CLAIMANTS.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

ADDITIONAL SPECIAL PROVISIONS.

ADDITIONAL DOMESTIC SUPPORT OBLIGATION

DUE TO:

State of Texas, Support Enforcement for

Daughter, M. Baklarz and

Son, B. Baklarz

POST PETITION OBLIGATION: In the amount of \$ 673.00 per month beginning ongoing. To be paid ☒ direct, ☐ through payroll deduction, or ☐ through the plan. This is referenced under "BANK ACCT ALLOT \$1,100.00" under "ALLOTMENTS" in Debtor's Pay Advices. The \$1,100.00 Allotment deduction is withheld and then deposited into Debtor's bank account to assist in monthly bill payments. From this \$1,100.00 Allotment, Debtor pays the State of Texas, Support Enforcement for the Child Support amount of \$673.00 for two minors listed above. Debtor is current on Child Support.

PRE-PETITION ARREARAGE: In the total amount of \$ _____ through _____ which shall be paid in the amount of \$ _____ per month beginning _____. To be paid ☐ direct, ☐ through payroll deduction, or ☐ through the plan.